

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION**

In re: CHERISE LYNETTE ALLEN	§	Case No. 20-bk-10007
	§	
	§	
Debtor(s)	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/02/2020.
- 2) The plan was confirmed on 02/04/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 03/07/2023.
- 6) Number of months from filing or conversion to last payment: 38.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,950.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 52,175.00	
Less amount refunded to debtor(s)	\$ 3,220.00	
<b>NET RECEIPTS</b>		<b>\$ 48,955.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 6,850.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,290.51	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 11,140.51</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	0.00	5,300.00	7,850.00	6,850.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Sec	0.00	2,596.70	2,596.70	1,402.43	0.00
ECMC	Uns	0.00	62,094.34	62,094.34	0.00	0.00
American Express National Bank	Uns	0.00	2,162.42	2,162.42	0.00	0.00
POLICE AND FIRE FEDERAL CREDIT	Uns	0.00	4,925.49	4,925.49	0.00	0.00
POLICE AND FIRE FEDERAL CREDIT	Uns	0.00	4,464.93	4,464.93	0.00	0.00
Capital One Bank (USA), N.A.	Uns	0.00	1,466.06	1,466.06	0.00	0.00
Capital One Bank (USA), N.A.	Uns	0.00	4,367.89	4,367.89	0.00	0.00
Capital One Bank (USA), N.A.	Uns	0.00	3,418.45	3,418.45	0.00	0.00
PGW	Uns	0.00	1,300.25	1,300.25	0.00	0.00
American Express National Bank	Uns	0.00	2,625.26	2,625.26	0.00	0.00
CARRINGTON MORTGAGE	Sec	0.00	143,186.09	143,186.09	12,114.10	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,639.48	2,639.48	0.00	0.00
Nationstar Mortgage LLC d/b/a Mr.	Sec	0.00	323,928.75	323,928.75	2,987.74	0.00
COLLINS ASSET GROUP, LLC	Uns	0.00	5,686.06	5,686.06	0.00	0.00
Accelerated Inventory Mgt, LLC	Uns	0.00	17,067.10	17,067.10	0.00	0.00
CITY OF PHILA	Sec	0.00	205.50	205.50	97.73	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	34,774.16	34,774.16	19,475.56	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
INTERNAL REVENUE SERVICE	Uns	0.00	15,298.60	15,298.60	0.00	0.00
Bayview Loan Servicing	Sec	0.00	111,932.00	0.00	0.00	0.00
Community Loan Servicing, LLC	Sec	0.00	113,969.40	113,969.40	1,736.93	0.00
ORANGE LAKE RESORTS	Uns	8,597.00	NA	NA	0.00	0.00
AES/FIRSTTRUST SAVIN	Uns	61,754.00	NA	NA	0.00	0.00
BLOOMSBURG MUNICIPAL	Uns	1,765.75	NA	NA	0.00	0.00
CHASE CARD SERVICES	Uns	0.00	NA	NA	0.00	0.00
CHRISTIANA FIRE COMPANY	Uns	250.00	NA	NA	0.00	0.00
DENTAL SOLUTIONS -	Uns	110.40	NA	NA	0.00	0.00
LENDINGPOINT LLC.	Uns	5,686.00	NA	NA	0.00	0.00
OLIPHANT FINANCIAL	Uns	17,867.14	NA	NA	0.00	0.00
PENN MEDICINE	Uns	338.59	NA	NA	0.00	0.00
PHYSICIAN BILLING - PB CHOP	Uns	937.00	NA	NA	0.00	0.00
RECEIVABLES MANAGEMENT	Uns	134.00	NA	NA	0.00	0.00
SUEZ WATER PENNSYLVANIA	Uns	176.90	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 581,084.24	\$ 16,838.77	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,802.20	\$ 1,500.16	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 583,886.44</b>	<b>\$ 18,338.93</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 34,774.16	\$ 19,475.56	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 34,774.16</b>	<b>\$ 19,475.56</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 127,516.33</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 11,140.51	
Disbursements to Creditors	\$ 37,814.49	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 48,955.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/16/2023

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.